IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:
Milagros Ortiz
 	
_____ Debtor(s)
PENNYMAC LOAN SERVICES, LLC
                    Movant
v.
Milagros Ortiz
 	
and Kenneth E. West, Esquire
                    Respondents
	19-17496 MDC
	
	Chapter 13 Proceeding

CERTIFICATION OF DEFAULT

PENNYMAC LOAN SERVICES, LLC, a secured creditor in the above captioned bankruptcy case, by and through its counsel, Karina Velter, Esquire of the law firm of POWERS KIRN, LLC, hereby files this certification, and states:

1.   I am the attorney responsible for handling the instant matter for PENNYMAC LOAN SERVICES, LLC, and I have sufficient knowledge to make this certification on its behalf.

2.   On 09/01/2022, an Order was issued by this Court approving the Stipulation resolving PENNYMAC LOAN SERVICES, LLC's motion for relief from stay, a copy of which Order is attached hereto as **EXHIBIT A**. The Order provides for the cure of post-petition arrearage, and that in the event the Debtor fails to make the payments the secured creditor is permitted ex-parte relief to vacate the stay, with notice to the trustee, debtor(s), and debtor's attorney, if any.

3.   Debtor(s) has/have failed to comply with the aforesaid order by either missing payments and/or by failing to make the correct payments as summarized on the Notice of Default which was sent to all interested parties on 04/18/2023. A copy of the Notice of Default is attached as **EXHIBIT B**.

4.   This certification is being made in an effort to enforce the prior order of this court and to vacate the stay without numerous court appearances.

5.   I certify the above statements to be true. I am aware that if the above statements are willfully false, I am subject to punishment.

RESPECTFULLY SUBMITTED,
POWERS KIRN, LLC

Dated: May 4, 2023

By: /s/ Karina Velter, Esquire _____
Karina Velter, Esquire
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